

# **Status and Needs of Women in Howard County**

*Presented by*

**The Howard County Commission for Women**



**February 2002**



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February 11, 2002

### **A message from Jim Robey, Howard County Executive...**

I am pleased to present to the community the ***Status and Needs of Women in Howard County***, a report sponsored by the Howard County Commission for Women. The Commission for Women, established in 1980, is composed of 11 members who work to promote the economic, social and political equality of women in Howard County.

It is heartening to see that the findings of this report show the political status of women in Howard County to be very high. However, the report also indicates that more work is needed in order to raise the economic and social status of women in the county. To this end, I encourage all sectors of our community--education, government, non-profit organizations and businesses--to join forces and continue to work together. As we move forward into the twenty-first century, I believe this report will provide us with a valuable planning tool as we further develop ways to fulfill our goal.

I wish to thank the Commission for Women, now in its 22<sup>nd</sup> year, for taking this opportunity to examine these issues of importance and for providing this assessment on the current status of women in Howard County. I would especially like to thank Dawn Fisk Thomsen, Chair of the Commission for Women and Deborah Lewis, Chair of the Study, for their leadership in this project.

I encourage you to get involved with the Commission for Women. By communicating with its members, you will help everyone stay apprised of the issues concerning women in Howard County.

Sincerely,

James N. Robey  
County Executive



DEPARTMENT OF CITIZEN SERVICES

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February 11, 2002

**Greetings from the  
Howard County Commission for Women**

The Howard County Commission for Women is pleased to present this report to the community. For the first time in the County's history we have a comprehensive and fact-filled body of information about Howard County women in one document. The report can readily be referenced and used by individuals, groups, agencies and government offices in planning an integrated network of services for all the County's residents. We invite you to read it, use it, and share it.

As you read, you will see that the political status of women is very high. Howard County women have parity with men politically, and there is a general "belief that the atmosphere in the County is perceived as good for women's political achievement and participation in public life." However, Howard County women are economically and socially disadvantaged compared to men. As the report documents, economic and social issues are intertwined, and this disparity is not just a concern for low income women. The financial disadvantage women experience transcends age, earning power, culture, and employment status.

We are indebted to County Executive James N. Robey and the Howard County Council for their funding and support of this initiative. The Commission expresses its deep appreciation to Commissioner Deborah Lewis, Chairperson of the Study of the Status of Women Project, for her leadership, and to Commissioner Patti Petry for her excellent work in developing a communication plan for the report's distribution. The Commission for Women wishes to thank Ms. Stewart Oneglia and Dr. Malinda Orlin for their professional and tireless efforts in conducting this study. We wish to thank, too, Manus J. O'Donnell, Director, Howard County Department of Citizen Services, for his support. Most especially the Commission wishes to acknowledge its appreciation for the insightful guidance provided by Susan Rosenbaum, Deputy Director, Howard County Department of Citizen Services and Executive Secretary to the Commission.

The Commission is grateful to the employees and volunteers of all of the groups and agencies who provided data and insights into the political, social, and economic status of women. Finally, the Commission wishes to express its deepest appreciation to all of the women who made this study possible by sharing their lives and opinions in individual interviews, focus groups, and at the public hearing.

Sincerely,

Dawn Fisk Thomsen, Ph.D., Chair  
The Howard County Commission for Women

## EXECUTIVE SUMMARY

This report, *Status and Needs of Women in Howard County*, presents the Howard County Commission for Women's study of the political, social, and economic equality of women. It also reports on the greatest needs of women as identified by service providers and women themselves.

Conducting a study of the status and needs of women in Howard County in 2000 was timely. The Census and other studies of demographic and economic shifts show the County in 2000 as richer with a larger, older, and more diverse population than it had in 1990.<sup>1 2</sup> All these changes have implications for the County's women.

The Commission embarked upon this study of the social, economic, and political status and needs of women to assess the current status of women in Howard County. Given the limited resources available for the study, the Commission's approach was to begin with County service providers and public officials, because they would be the most accessible source of information on the status and needs of women. The consultants<sup>3</sup> were instructed to survey providers and public officials as to the needs of women, the situation of gender equality in the County, and to identify priorities for public policy for women.<sup>4</sup> The survey was followed by an advertised, open public hearing, held March 2001 at the Howard County Government Center, at which the Commission heard testimony from individuals, service providers, and public officials.

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<sup>1</sup> Overall the population of the County increased by one-third (32.3%) from 187,328 in 1990 to 247,842 in 2000. The County's population of persons 60 and over increased by almost 60% in 2000. "Census Shows County is Older; More Diverse." *The Washington Post*, May 24, 2001, p. 3. "For Asians, a Journey Atop a Census Wave." *The Washington Post*, March 29, 2001, pp 12-13.

<sup>2</sup> The U.S. Census Bureau estimated in 1999 Howard County had the highest median household income in Maryland with \$77,000. ([www.mdp.state.md.us/](http://www.mdp.state.md.us/)) This is higher than Montgomery's estimated \$68,500 or the statewide median of \$53,300. Howard's top rank in Maryland in income is particularly interesting in light of the U.S. Census Bureau's finding in September 2000 that Maryland led the nation with the highest household income during 1998 and 1999. (Frank D. Roylance, "Maryland is No. 1 in Household Income." *The Baltimore Sun*, September 27, 2000, pp. 1A & 8A.) See also <http://factfinder.census.gov>.

<sup>3</sup> Ms. Stewart Oneglia and Dr. Malinda Orlin, both County residents, conducted the study under contract authorized in a Request for Quotation August 15, 2000. Data for the study was collected September 2000 through July 2001.

<sup>4</sup> Ms. Oneglia and Dr. Orlin interviewed 29 Howard County service providers and public officials during the period October 2000 – January 2001. The interviews were structured using an interview guide and encouraging spontaneous contributions. Each interview averaged about one hour in length.

The second phase of the study was to hold focus groups with women identified in the service provider/public official survey and the public hearing as having important unmet needs. The focus groups were held to enable the Commission to hear in-depth about the needs, barriers to achievement of goals, and aspirations of young women, low-income women, and foreign-born women from the women themselves. Howard Community College (HCC), the Community Action Council (CAC), and the Foreign Born Information and Referral Network (FIRN) identified participants and provided the setting and logistical support for the focus groups.<sup>5</sup> Although these focus groups do not represent all segments of the population, i.e. older women, or, indeed, even all young, low income, or foreign-born women, they do provide an insight into the needs of these special groups.

In addition to these primary sources the consultants used data from other published and unpublished sources to inform the study. For example, they conducted an additional analysis of the data collected by the Howard County Office on Aging in their survey of a random sample of 801 Howard County seniors (60 or older) to determine if there were significant differences between the status and needs of older women and older men in the County.<sup>6</sup>

Findings of the Howard County Commission for Women study of the status and needs of women:

- Regarding the status of women - politically, women have reached approximate parity with men. However, economically and socially, women are substantially disadvantaged compared to men.
- Regarding the needs of women -- the areas of greatest unmet need amenable to public policy are: helping women achieve a career wage; filling gaps in the service network; making universal and targeted services accessible to women with restricted English language fluency, and meeting the unique needs of older women.

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<sup>5</sup> The young women's focus groups held May 8 and May 11, 2001 at the Howard Community College were moderated by Oneglia. The low income women's group, which was held May 29, 2001 at the Community Action Council and the June 6, 2001 Latina focus group, with translator, and the June 11, 2001 multinational group of women held at FIRN were moderated by Orlin.

<sup>6</sup> Results of this survey were published as *Status of Seniors in Howard County and Aging in Place Initiative* in 2001.

The Commission believes the information contained in this report provides the County with a fact-based action agenda for women. The Commission looks forward to partnering with other government agencies and non-governmental organizations as it addresses the issues identified in this study, improving the lives of Howard County women.

## I. BACKGROUND

A study of the status and needs of women in Howard County in 2000 was timely. The 2000 Census, among other studies of demographic and economic shifts, shows that the County is richer with a larger, older, and more diverse population than in 1990. All of the changes have implications for the County's women and provide the backdrop for the Howard County Commission for Women's study of the status and needs of women.

Overall the population of the County increased by one-third (32.3%) from 187,328 in 1990 to 247,842 in 2000. Fifty-two percent of the adult population (over 18) is female. Much of this adult gender difference is accounted for by the far greater percentage of females in the 65 and over category. Almost three of five seniors (58%) are women - 38% more than men. The County's population of persons 60 and over increased by almost 60% in 2000.<sup>1</sup>

In 2000 Asians constituted 7.7% of the County's population (19,175), up from 4.4% (8,098) in 1990 - growing by 137%. The largest group of Asians is Korean (32.5%), followed by Asian Indian (25%). The County's Hispanic population grew by 102.5% from 1990 from 3,699 to 7,490.<sup>2</sup>

The U.S. Census Bureau estimated Howard County led the State in 1999 with a median household income of \$77,000.<sup>3</sup> This is considerably higher than Montgomery's estimated \$68,500 or the statewide median of \$53,300. Howard's top rank in Maryland in income is particularly interesting in light of the U.S. Census Bureau's finding in September 2000 that Maryland led the nation with the highest household income during 1998 and 1999.<sup>4</sup>

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<sup>1</sup> Data in this paragraph comes from "Census Shows County is Older; More Diverse." *The Washington Post*, May 24, 2001, p. 3, and from census data found at <http://factfinder.census.gov>

<sup>2</sup> "For Asians, a Journey Atop a Census Wave." *The Washington Post*, March 29, 2001, pp 12-13. See also <http://factfinder.census.gov>

<sup>3</sup> Maryland State Data Center revised July 1, 2001. [www.mdp.state.md.us/MSDC/HH Income](http://www.mdp.state.md.us/MSDC/HH Income).

<sup>4</sup> Roylance, Frank D. "Maryland is No. 1 in Household Income." *The Baltimore Sun*, September 27, 2000, p 1A & 8A.



## II. METHODOLOGY

Five data sources were used to inform this study. Three were collected specifically for this study: a survey of selected County service providers and public officials; a public hearing, and five focus groups. In addition Ms. Oneglia and Dr. Orlin conducted an analysis by gender of the data collected by the County's Office on Aging for its study entitled the *Status of Seniors in Howard County and Aging in Place Initiative*. They also utilized relevant published data including Census reports, findings from other Howard County task groups, and other studies.

### 1. Survey of Howard County service providers and public officials.

Ms. Oneglia and Dr. Orlin interviewed 29 Howard County service providers and public officials during the period October 2000 – January 2001. The interviews were structured using an interview guide and encouraging spontaneous contributions. Each interview averaged about one hour in length. Survey participants were asked:

- To assess the relative position of women and men in the County politically, socially, and economically;
- To identify groups or subgroups of women with unmet needs that could be addressed by changes in public policy;
- To identify gaps in the services currently provided for women;
- What they believed should be the highest public priorities for women.

## 2. Public hearing.

On March 31, 2001 the Commission held an advertised, open, public hearing at the Howard County government center. Individuals, service providers, and public officials testified on the status and needs of women.

## 3. Focus groups of young, low income, and foreign born women.

The five focus groups were conducted in order for the Commission to hear in-depth about the needs, barriers to achievement of goals, and aspirations of young women, low income women, and foreign-born women from the women themselves. These three groups of women were identified through the survey of service providers and public officials and at the public hearing as having important unmet needs. Ms. Oneglia or Dr. Orlin moderated all focus groups. The Howard Community College (HCC), the Community Action Council (CAC), and the Foreign Born Information and Referral Network (FIRN) identified the participants and provided the setting and logistical support for the focus groups.

## 4. Analysis of Office on Aging data.

In October - December 2000 the Howard County Office on Aging surveyed a random sample of 801 Howard County seniors (60 or older).<sup>5</sup> This survey, while collecting data by gender, did not analyze or report the contrasts between the responses of men and women.

In order to utilize this rich data source for the Howard County survey on women, the consultants, working with the Office on Aging, conducted an additional analysis of the data to determine if there were significant differences between the status and needs of older women and older men. Responses to approximately 45 items in the Aging survey were then analyzed using gender as a differentiator. The differences between the responses of men and women were tested for statistical significance. This report includes the results of this separate analysis by gender.

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<sup>5</sup> The Office on Aging contracted with REDA International, Inc., which designed and conducted the telephone and mail survey.

## 5. Published data.

Selected data from published public sources, including the U.S. Census Bureau, voting records, statistics from service delivery agencies, and other Howard County reports were utilized in this study. For example, the findings from the reports of the Local Children's Board and the Howard County Child Care Task Force were used.

### III. FINDINGS

Specific study findings are presented in three sections. The first section presents findings about the political, social, and economic status of women relative to men. The second reports the opinions of service providers and public officials as to what should be the highest public priorities for women. The third section presents the needs of women as identified by Howard County women themselves, service providers, and public officials.

#### Political, Social, and Economic Equality

Findings on gender equality are derived from different sources. One source was the survey of service providers and public officials. In that survey participants were asked to evaluate the position of women relative to men politically, economically, and socially. Response alternatives were “about the same as men,” “more advantaged than men,” and “less advantaged than men.” Results of this survey are shown below in Table 1 “Perceived advantage of women relative to men.”

Table 1. Perceived advantage of women relative to men

POSITION RELATIVE TO MEN	Politically	Economically	Socially
About the same as men	74% (17)	18% (4)	35% (6)
More advantaged than men	0%	0%	6% (1)
Less advantaged than men	26% (6)	82% (18)	59% (10)

Taken with all other data our findings regarding the political, social, and economic equality of women are:

- Politically, women are close to parity with men.
- Economically, there is little question that women have not achieved parity with men.
- The position of women socially vis-à-vis men is ambiguous. Findings were mixed about social equality, because of lack of clarity and agreement about the meaning of social equality.

## Political Equality

Information on political equality comes from the survey of service providers and public officials and analysis of Howard County appointments and voting records. In general it was concluded that women have achieved approximate political equity with their male counterparts. Political equity is defined as participation in the political process and election and appointment success.

Women showed a higher rate of participation in the political process by all measures. Proportionately, more women registered to vote than men and of those registered, more women voted than men.

There are 247,842 residents in Howard County according to the 2000 Census with 118,033 registered voters (47.6% of the population).<sup>6</sup> Of the 121,774 males, 44.8% registered to vote. Of the 126,068 female residents, 54.4% registered to vote. Among women over 18, ten registered for every nine men in that group. In the category aged 65 and over, six men registered for every seven women. In the 2000 general election, 82.7% of the registered women voted compared to 80.7% of the registered men.

Analysis of recent elections shows that, for the most part, when women run for office they tend to win. They have not, however, sought office as often as men.

The current five-member County Council has one woman, who was the immediate past chair. One woman was defeated in the 1998 general election in her bid for a Council seat. As far back as 1978, however, the County Council was majority female, the winners defeating male opponents. The three-member delegation to the Maryland Senate is all male, although no woman sought those offices. The eight-member House delegation has two women, both of whom defeated male opponents and one of them was the most recent delegation chair. No woman who ran for these offices was defeated by a man.

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<sup>6</sup> Statistics provided by the Howard County Board of Elections. The statistics analyzed are those for Democrats and Republicans, who comprise about 83% of the registered voters. Among registered women of voting age, 39,549 are registered Democrats and 23,038 are Republicans, a ratio of three Republicans for every five Democrats. Women over 65 registered Democratic almost two to one, 4,611 Democrats to 2,548 Republicans. There are 27,638 men registered as Democrats and 26,908 Republicans (51% to 49%). Among men over 65, 3,681 are Democrats and 2,327 Republicans, a ratio of 61.3% to 38.7%.

In the "Courthouse" races, women swept the offices of Clerk of the Court, Registrar of Wills, and State's Attorney. The State's Attorney candidate defeated a male opponent in the general election.

Education is an important issue in the County and is viewed somewhat as a "woman's issue." The political evidence of this perception is the all-female elected school board in 2000. The Board members defeated male opponents in both the primary and general election in the year 2000, including the incumbent Chairman.

When the executive branch is considered, the impact of women is evident. In 2001 45% of Howard County government executive appointees are female.<sup>7</sup> This is recognition of the importance of the participation of women.

The accomplishments of Delegate Elizabeth Bobo were frequently cited by providers and public officials as evidence of women's political achievement in the County. She was elected Howard County Executive in 1986 after defeating male opponents in the primary and general elections. She was the first woman in Maryland to hold the office of County Executive. She is now the immediate past chair of the Howard County House delegation in the Maryland General Assembly. Discussion of the issue revealed the belief that the atmosphere in the County is perceived as good for women's political achievement and participation in public life. "A belief in gender inequality is unacceptable in Howard County." One caveat that was expressed, however, was that women had to be "better" than men and/or "work harder" than men to reach that equal status.

The one area where women's participation could be increased is in more women presenting themselves as candidates for elected office.

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<sup>7</sup> Memorandum from Art Griffin, Chief, Classification and Pay, Howard County. July 16, 2001.

## Economic Equality

There is little dispute in the literature or from surveys that women are economically disadvantaged vis-à-vis men.

- Some 82% of participants in the provider/official survey expressed the opinion that women are “less advantaged” than men. Only 18% felt that women and men were economically “the same.”
- Poverty, a particularly high risk/high cost type of economic disadvantage, is a bigger problem for Howard County women than for Howard County men. Only 2.2% of all County families live below the poverty line (\$14,150 a year for a family of three in 2000<sup>8</sup>). However, 11% of female householder families have income below the poverty level.<sup>9</sup> Almost a third of single women with children under the age of five live in poverty.
- Other women who are economically disadvantaged vis-à-vis men are older County women. According to the Commission on Aging study data women experience greater financial instability than men. This is displayed in Table 2 “Financial stability by gender” that follows.

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<sup>8</sup> \$14,150 is the 2000 HHS poverty guideline for a family of three in the 48 contiguous states and the District of Columbia. Nationally in 2000 5.7% of people in married couple families lived below the poverty guidelines. However, 27.9% of people in families with a female householder with no spouse present lived in poverty. [Hhes-info@census.gov](mailto:Hhes-info@census.gov).

<sup>9</sup> *A Comprehensive Community Needs Assessment of Children’s and Family Services*. Prepared by the Howard County Local Children’s Board. (undated) P. 2.

**Table 2. Financial stability by gender as found in *Status of Seniors in Howard County and Aging in Place Initiative***

	<b>Men</b>	<b>Women</b>
*How well does the amount of money You have take care of your necessities?		
Very well	52%	38%
Fairly well	41%	47%
Not very well	7%	13%
Not at all	1%	1%
*I think I have enough money to take care of myself for the rest of my life.	76%	68%
*In the last 12 months I have delayed or not obtained prescription drugs because of lack of funds.	6%	12%
In the last 12 months I have delayed or not obtained medical services because of lack of funds.	7%	10%

\* Significant at .01 or greater.

As shown in Table 2 above, men who responded to the survey were more likely than women to believe that the amount of money they have now is adequate and they will have enough money to take care of themselves for the rest of their lives. In addition, twice as many older women as men had delayed or not obtained prescription drugs due to lack of money to pay for them. These differences were statistically significant. While more older women than men had also delayed or not obtained medical services because of lack of funds, 10% of women, seven percent of men, this difference was not statistically significant.

### **Social Equality**

As mentioned in the introduction to this section, assessing social equality is more complex than assessing political or economic equity. The complexity of this issue, and its intertwining with economics and culture, was borne out in the surveys and focus groups.

In discussing social equality at least four different concepts of “social” were expressed. One interpretation of social equality was to consider attitudes about



appropriate gender behavior. Some respondents to the provider survey expressed the opinion that women may be held to a higher standard of behavior than men.

Another interpretation of “social status” that led to a “less than men” response was how women are treated by people with whom they are not personally involved such as bank tellers, garage mechanics, and servers at restaurants. One focus group’s unanimous agreement that women were treated differently, that is, with less respect, by automobile sales and service personnel would support this definition. Although the focus groups were not specifically asked to rate the relative status of men and women, some of the comments from individuals in those groups support this interpretation of social disadvantage.

“Men in general (with some exceptions) look down on women.”

“Men believe that women can’t make it.”

“I have no experience outright (with sex discrimination) but you feel societal pressures that make you know that you live in a different world from men.”

A third interpretation of “social status,” which led to selecting “same as men”, was the ability to socialize, go out with friends, etc. This interpretation recognizes that many of the socially active people - the ones “seen at the meetings”- are women. Because education is such an important issue in Howard County and women are active in this arena, it is not surprising that women would be viewed as “socially active.”

Difference in parental expectations by gender is another dimension of social equality. For example, the cultural expectation that women should and will have greater responsibility for children than men is an important influence on the overall equality of women. The focus groups of young women confirmed this expectation.

“Mothers feel a lot of pressure to stay home.”

“I think that society has role expectations that are different for men and women.”

“You feel like you have a choice (children or career) but you must make a choice. You can’t have both.”

“Even if you are not at home you still have the pressure to do it all. People say that a man could stay home but not really.”

“Most men want to have kids - they want them but they won’t change diapers and feed them. They just want to watch them play.”

None of the women in the focus groups cited specific examples of personally experiencing overt sex discrimination. However, the focus groups of young women participating in the Women's Studies curriculum at Howard Community College did perceive themselves as being systemically less advantaged than men, more limited in earnings and achievement potential, and more restricted in flexibility of life choices. Despite the fact that these were the groups that could have been expected to be the least likely to see themselves as limited because of gender, they were the most outspoken and clear about their perceptions. They described the subtle but powerful influences that emanated from contemporary and historical cultural expectations for appropriate gender roles and behavior. Historic economic and social patterns still prevailed. Although these women believed that certain individuals could pursue life courses counter to those traditions, most of them were not willing to pay the price. They acknowledged that the types of barriers faced by women one or two generations older than they were, had been, for the most part, removed. None of the group members had ever been told that she could not have a job, take a course, get a loan, etc... because she "was a woman." However, they said

"Women are treated differently than men."

"Men believe women can't make it."

"I have no experience outright (with sex discrimination) but you feel societal pressures that make you know that you live in a different world from men."

"I believe there are some fields that women don't touch because they think they can't make it."

"There is definitely a double standard."

"It's not as hard as it once was but I don't think it's easy to go outside tradition."

When asked if they had an equal opportunity to pursue their goals, one answered, with unanimous agreement from the group. "No. It's a man's world."

Cultural expectations affect women's situation at all points on the income scale. If they are single custodial parents, of which the overwhelming majority are women, they must include child care in their budgets. Child support continues to be a less-than-adequate and reliable source of income. In Howard County one fourth of the 6000 non-

custodial parents who are court ordered to pay support fail to make the payments<sup>10</sup>. Although methods of collection have become more effective and rates of collection have increased, an individual who wants to evade responsibility can devise schemes to avoid paying. Another group of custodial parents who may not even make an effort to collect child support is those who have been victims of domestic abuse and are unwilling to risk confronting their abusers.

Social and personal expectations and preferences intersect with women's economic status. No one expressed that women were paid less than men in the same or similar jobs. In fact, County government employment statistics show that in the job titles occupied by both men and women such as accountant, computer programmer, 911 dispatcher, etc... the average salary for women is higher than men.<sup>11</sup> However, an analysis of Howard Community College enrollment in occupational programs in Fall 2000 showed that overwhelmingly, women chose the traditional study courses that led to lower paying positions<sup>12</sup>. For example, 20% of the enrollees in the Biomedical Engineering Technology program and 30% of those enrolled in Computer Technology were women. Whereas, women were 91% of enrollees in Office Technology and 96% of enrollees in Data Processing. Women are willing to, and do, accept jobs in fields, including government positions, that pay low wages - and they are over-represented in those categories compared to men. At the middle and upper income levels, women's traditionally greater responsibility for children has a more subtle impact on career and achievement. As one respondent said, "When the meeting runs after 5 pm, you don't see the men leaving to pick up the kids."

In all varieties of definitions of "social" equality, the majority of participants in this study felt that women were less socially advantaged than men. The young women in particular expressed the opinion that men have an "advantage" that derives from social expectations.

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<sup>10</sup> Annual Report, July 1, 1999 to June 30, 2000, Howard County Department of Social Services. Updated by personal interview, Anne Wright, Department of Social Services, March 22, 2001.

<sup>11</sup> Memorandum from Art Griffin, Chief, Classification and Pay, Howard County. July 16, 2001.

<sup>12</sup> "Program Enrollment by Gender Fall 2000", Howard Community College, Office of Planning, Research and Organizational Development.

## **Highest Public Priorities for Women**

Service providers and public officials were asked to identify the three highest public priorities for women. The six priorities most frequently mentioned in descending order were: transportation (16); economic issues (14); child care (12); access to health care (10); education and career planning, (8), and mental health and substance abuse treatment for women with children (6). While virtually everyone interviewed mentioned transportation as a problem or impediment to service, several people said they didn't want to "waste their vote" on it. Planners and activists know transportation is a problem for low income persons and others with functional impairments and thus for women. Although there have been increased resources and improved transportation services in the past several years, accessible transportation is still a problem for many residents and is not susceptible to an easy solution.

It should be noted that the top five priorities identified by service providers and public officials were primarily economic in focus.

## **Women's Needs**

In addition to evaluating the social, economic, and political status of women, the RFQ required an assessment of the needs of the County's women. Interviews with service providers and public officials, testimony heard at the March 31, 2001 hearing and statements by women themselves have identified four areas of need that could be addressed by public policy.

### **1. The Need for Sufficient Income.**

Congruent with findings from the provider/official survey, the need for a stable, adequate income is seen as key. This is stated with particular vehemence by low and moderate income women.

Despite its affluence, poverty and near poverty exists in the County. The Local Children's Board (LCB) reports that 2.2% of all County families live below the poverty level with 2,000 families living on incomes below \$15,000 a year. An additional almost 8% of households earn between \$15,000-\$24,000 a year. Surrogate measures of

financial need reported by the LCB also indicate a financially needy population. Two of these measures are the estimated 2,509 women and children eligible for the Women, Infants and Children Special Supplemental Nutrition Program (WIC) and the 2,731 children enrolled in Medicaid.<sup>13</sup>

Many of the problems cited in this section could be overcome if the woman has sufficient income. Meeting such basic needs as housing, transportation, child care, and medical and legal services is no longer a problem if there is enough money to pay for them. In addition, many of the non-economic problems experienced by women are influenced by economics. For example, a woman's ability to remove herself from an abusive relationship is compromised if she's economically dependent. "How do you get her out of a violent situation (*at home*) and into a safe place if she doesn't have money for housing and a car?"

However, the cost of living in Howard County, particularly housing, makes it extremely difficult for families of three with incomes less than \$40,000 a year realistically to obtain food, shelter, medical care, transportation, child care, and basic clothing. As would be expected in an affluent community with excellent schools, housing is expensive in Howard County. In 1999 the median home sale price was \$174,900. In 2000 the average fair market rental for a one-bedroom apartment was \$766 a month or \$9,192 a year; a two-bedroom unit in Columbia averaged \$943 a month or \$11,316 a year.<sup>14</sup> In addition, the low vacancy rates for rental housing<sup>15</sup> means that even when a voucher entitling someone to a housing subsidy is obtained, it can be difficult to find a landlord willing to accept it.<sup>16</sup> Parents seek out Howard County for the quality of the schools and safety of the neighborhoods, but find it difficult to afford to live here.

The County's public transportation system is considered by participants in this survey as too sparse and cumbersome to be relied upon for all but the well-located

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<sup>13</sup> *A Comprehensive Community Needs Assessment of Children's and Family Services*. Prepared by the Howard County Local Children's Board. P. 5.

<sup>14</sup> Department of Housing and Urban Development 2000 Fair Market Report in "Public Policy Papers 2000-2001." Association of Community Services of Howard County. Columbia, MD. Nov. 14, 2000.

<sup>15</sup> A report, "2000 Howard County Rental Survey" conducted by RFTS Realty Advisors, Inc., found that only 39 units or 0.26% of the market rate multi-family housing stock is vacant. October 2000, p. iii.

<sup>16</sup> Several participants in the low income women's focus group and respondents to the provider/official survey made this point.

few. Taxicabs are too expensive to be a realistic alternative for most low income women. A car, along with the money to insure, operate, and maintain it is essential for employment, to access services, and for social contact. As focus group members said, “forget it if you don’t have a car.” The public transportation system in Howard County is not presently able to transport a person to work, with stops at a child care provider along the way. The system operates limited routes and hours. This is why improving public transportation was rated the highest public priority for women in the provider/public official survey.

In addition to transportation and housing, working low and moderate income parents also have the problem of child care. The average weekly cost of child care is greater in Howard County than in any other jurisdiction in Maryland. The average cost of family child care for a child 0-2 years old is \$152.17 per week, while the average cost of 0-2 center-based care is \$209.97. On average, infant child care costs \$7,063 per year with preschool care costing \$6,911.<sup>17</sup> Similar to housing, a voucher entitling someone to a subsidy for child care does not guarantee finding a slot for a child.

Finally, because the standard of living in the County is so high, other costs associated with raising children, such as school outings, socializing (e.g., going to the movies), clothing that children feel comfortable wearing, and unusual health expenses such as extra tests or braces, raise the needed income figure even higher.

Women in the focus groups and service providers report that many women work two full-time jobs to survive. When someone is working two jobs or working full-time and going to school the precarious hold on economic security is difficult to maintain. A failure of any of the logistical props or illness in the family can catapult the barely making it family down below the poverty line. Every low income family is only a broken transmission away from losing the job that supports it.

Reviewing these costs of living in Howard County - \$11,000 for a two bedroom apartment, almost \$7,000 for preschool child care, the necessity to maintain an automobile – it is easy to see how \$40,000 is a minimum adequate income for a family of three. On July 24, 2001 the Economic Policy Institute, a

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<sup>17</sup> “Howard County Child Care Task Force Findings and Recommendations,” presented to the Howard County Council July 12, 2001, p. 8.

Washington, D.C. think tank, released the results of its study on the cost of living in Columbia, Howard County. It found that \$40,408 a year was the minimum income required to support a family of three - one parent and two children - in 1999.<sup>18</sup> This contrasts sharply with the 2000 federal poverty guideline set by the Department of Health and Human Services of \$14,150 for a family of three. Stated simply, the income needed to support a basic life style in Howard County is nearly three times the federal poverty level!<sup>19</sup>

In conclusion, there is a clear inference. The only way to achieve the level of income necessary for a stable life in Howard County - at least \$40,000 for a family of 3 - is through career employment. This is not a one-step process. Programs are in place to facilitate obtaining employment at lower income levels, but minimum wage or even \$10 an hour is not sufficient. Women need additional opportunities to achieve career employment. These opportunities, tailored to individual situations, should include education, training, career planning, coaching, mentoring, and a support network that can come into play when emergencies occur or logistical arrangements fall through.

## **2. The Need to Fill Gaps in Services**

Disregarding the few situations where women are intentionally targeted by services,<sup>20</sup> proportionally, women are more likely than men to be the recipients of social services, even genuinely gender-neutral services such as consumer credit counseling. This is shown in the table that follows which displays the gender balance in selected Howard County programs.

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<sup>18</sup> "Basic Family Budget Calculator" as developed by the Economic Policy Institute reports a family with 1 parent two children needing \$885/month for housing, \$794 for child care, \$351 for food, etc. Available at [www.epinet.org](http://www.epinet.org)

<sup>19</sup> <http://aspe.hhs.gov/poverty/poverty.htm>.

<sup>20</sup> Some services are restricted to women. For example, services funded by the federal Violence Against Women Act. There are also some services that for clinical reasons group women together, e.g. Women in Transition groups.

**Table 3. Gender balance in selected programs**

<b>PROGRAM</b>	<b>Percent Males</b>	<b>Percent Females</b>
FIRN	42.5%	57.5%
Howard County Housing Assistance	18%	82%
HCC Career Links Program	4%	96%
Domestic Violence Center	34.8%	65.1%
Consumer Credit Counseling Service	39.4%	60.6%

The gender imbalance in social services use may be accounted for by several reasons. First, women may be in more need than men. A second may be program eligibility. More women than men are “low income heads of household,” which is a common eligibility criterion for social welfare programs. A third factor is demographics. For social, cultural, and biological reasons single older women outnumber single older men. Aging is a gender issue in part because it is a demographic issue. A fourth possible explanation is that women may be more comfortable asking for service than men. Whatever the underlying reasons, in Howard County, women are more likely than men to be clients of service providers.

Howard County has a comprehensive network of social and human services. Indeed, many facilities located in the County are national models. The network appears to have close, positive, working relationships with a tradition of coming together to solve case-specific problems and to plan proactively to identify needs and address them. The range, sensitivity, and quality of services are quite remarkable. Howard Community College, for example, provides through its Career Links program, information, referrals, counseling, mentoring, and support services including child care, which is used by 96 of the 101 persons in the program. Although the program has the ultimate goal of assisting individuals into appropriate employment it recognizes that many services, not just traditional education, are required to achieve that goal and, accordingly, uses other community systems in the program. The Family and Sexual Violence Coordinating Council, established in 1997, is aggressively utilizing systems coordination to identify and respond to service gaps. However, despite this high quality, coordinated network, gaps in services, of particular importance to women, were identified.



The gaps fell into three categories. The first category is where the services or programs are available but do not have the capacity to meet the needs of everyone eligible for participation.

The second gap also is found in systems that are available. In these cases, the eligibility criteria are so restrictive that many who truly need the services are ineligible to receive them yet cannot afford to purchase them on the open market.

The third gap is where services do not exist to meet identified needs. Three examples have been identified in this study but it is possible that further investigation might turn up previously hidden problems that have not been addressed.

The fundamental critique of the existing social service system is that many programs do not have the capacity to respond to all those who are eligible. For example, vouchers are available to subsidize housing costs for those who meet income eligibility requirements. However, the waiting list for obtaining housing - after the "Section 8" vouchers have been received - may be two to five years. The public transportation system is experienced as inadequate as are programs to assist in automobile ownership. There are not enough shelter beds. The four major shelter programs in the County served 299 adults and 321 children in 2000. That same year, 2,072 people were turned away.<sup>21</sup> In many services, if all who met the legal criteria were to attempt to use the service, the program would be overwhelmed.

Another type of "gap", conceptually different from insufficient capacity, is the gap between what people can actually pay and what they are presumed to be able to pay. Income eligibility thresholds for services are low in relation to the cost of living in Howard County. Income guidelines, which are almost always based on *gross* income not net income, are unrealistic. Many people need services and cannot afford to purchase them on the open market, but have incomes that are above the eligibility thresholds. For example, to obtain a "Purchase of Care" voucher that subsidizes child care expenses, a family of two cannot have over \$20,351 annual income, or a family of four over \$29,929. The Legal Aid Bureau, which provides legal advice and representation, limits eligibility to those whose

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<sup>21</sup> "Public Policy Papers 2000-2001" Association of Community Services of Howard County. Columbia, MD. November 14, 2000. P. 15

income is less than 125% of the federal poverty level (with adjustments for extraordinary expenses or special circumstances such as domestic abuse).

This study has identified three specific gaps where no existing system is in place to meet those needs. Undoubtedly there are other areas that would be discovered upon further investigation. The three specific areas of need are:

- in-patient mental health and substance abuse treatment with provision for child care,
- services to grandparents and other relatives who are caregivers for children whose parents are unable to function in that role, and
- the provision of health insurance or other ways to pay for medical care for those who have no present access to coverage.

There is a specific gap in service for women with children who need in-patient mental health and substance abuse/addiction treatment. There is no residential mental health or addictions service in the County that provides for care of a woman's children. Situations were described where women had foregone needed inpatient service because there were no appropriate means for caring for their children while they were gone. There are serious gaps in the continuum of mental health and substance abuse services and treatment.

Testimony was presented at the public hearing by the Grandparents as Parents (GAP) program concerning the problems of grandparents and other kin caregivers raising children whose parents were unable to do so. Mental illness and substance abuse were cited as major reasons for the inability of these parents to care for their own children. The difficulties of these approximately 1200-1500 Howard County caregivers, 90% of whom are women, were identified by GAP as including:

- Inability to establish an appropriate, long-term, legal relationship with the child that would enable the caregivers to make and carry out decisions on behalf of her or him such as enrollment in school and obtaining medical care. Obtaining legal representation to achieve this status was part of this problem.
- Lack of financial resources because no support is received from the parents or public agencies.
- Difficulty in protecting the family from the behavior of the unsuitable or dangerous biological parent.

Women's lesser direct attachment to the work force and their clustering in traditional female jobs means they are now the *least* likely persons in the family to have health insurance. A woman may be in a job that does not provide health insurance. Or it may be too expensive. She may be covered by her partner's insurance, a benefit that is lost if the relationship ends. Even though her children may have coverage through the Maryland Children's Health Program (MCHP), a public health insurance program for low-income children, she is not eligible for similar coverage.

### **3. Need to Make Services Accessible to Foreign-Born Women**

Non and limited English speaking women have unique problems accessing services because of communication difficulties, insufficient outreach and information, and cultural barriers that might preclude them from using available services. Several of the provider/officials stated that they did not see many foreign-born women, relative to their numbers in the County, taking advantage of programs for which they were eligible. This was the case across the spectrum of services from public schools, child support enforcement, health and legal services, and programs provided for victims of domestic abuse. Most service providers reported frustration and difficulty in making their services accessible to foreign-born women. Difficulties included lack of qualified translators and the inability to guarantee confidentiality when a volunteer translator was used.<sup>22</sup> An even more serious barrier is the delivery of services in a culturally appropriate manner. Women from cultures that discourage disclosure of family “secrets” may not be willing to use programs such as those offered by the Domestic Violence Center or the Sexual Trauma Treatment, Advocacy & Recovery Center.

As important as this issue of language and culture is, it is important to note that the category of foreign-born women is dramatically diverse. African, Spanish-speaking, and Asian women present widely varying situations. Indeed, even these categorizations - African, Latina, and Asian - group disparate nationalities – Sudanese and Nigerian, Chilean and El Salvadoran, and Korean and Chinese. In addition, a

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<sup>22</sup> When only a small language community exists within the County, all persons of that language community may be known to each other.

wide range of factors such as education, level of English proficiency, and employment status will influence what needs must be addressed on an individual basis.

However despite this variance, all participants in the foreign-born focus groups expressed one common need. Foreign-born women who are not fluent in English need equal access to all County services. This includes universal services such as schools, health and medical services, and law enforcement as well as specialty services such as the Sexual Trauma Treatment, Advocacy & Recovery Center and the Domestic Violence Center. In our focus groups with foreign-born women a clear, strong voice was heard that non-English fluent persons receive second class service.

“All government agencies and programs should have people who speak two languages. We do not want to be put aside and have to ‘wait, wait’ till someone comes to interpret.”

“When you try and settle an issue with broken English, people don’t try to resolve it.”

Service providers, advocates for the foreign-born, and women themselves state clearly that because of language and cultural barriers they do not have equal access to all County services.

#### **4. Addressing the Special Problems of Older Women**

Three out of every five seniors in Howard County are women. As noted earlier, the Office on Aging completed a survey of 801 older people late in 2000. While the gender of respondents was noted, gender was not used as a differentiator in the analysis of responses or reported in *Status of Seniors in Howard County and Aging in Place Initiative*. Because this rich data set had implications for women, a further analysis of selected items, sorting by gender, was conducted. Results indicate unambiguously that older women are more at risk than older men in the County and will need special services targeted to their needs. The areas where differences in response by gender were statistically significant show that women are physically sicker, more likely to have depressive symptoms, less satisfied with life, less financially stable, and, perhaps most importantly for this study, more likely to anticipate needing non-family sources of help when sick or disabled.

Regarding physical impairment the survey asked respondents “Have you EVER been told by a doctor or other health professional that you had any of the following conditions?” Summary of responses is presented in Table 4 “Physical health by gender.”

**Table 4. Physical health by gender**

	<b>Men</b>	<b>Women</b>
*Hypertension	52%	62%
*Arthritis/Rheumatism	40%	59%
*Asthma	5%	10%
Heart disease	33%	28%
Stroke	6%	10%
Emphysema	5%	5%
Ulcers	10%	7%
Cancer	20%	19%
Diabetes	16%	16%

\*Significant at .01 or greater

As shown above, more women responding to the Office on Aging survey reported hypertension, arthritis/rheumatism, and asthma than men. These differences were statistically significant.

Considering emotional/mental health the survey asked “During the past 30 DAYS, how often did you feel so sad nothing could cheer you up, nervous, restless or fidgety, hopeless, that everything was an effort, and worthless.

Respondents could choose “none of the time,” “some of the time,” “little of the time,” “most of the time,” or “all of the time.” Women were significantly more likely to report themselves sad, nervous, restless or fidgety, hopeless, worthless, and that everything was an effort more than men. These findings are displayed in Table 5 “Depressive symptoms by gender” that follows.

**Table 5. Depressive symptoms by gender**

	<b>Men</b>	<b>Women</b>
*So sad nothing could cheer you up		
None of the time	84%	73%
Some/little of the time	15%	24%
Most/all of the time	1%	3%
*Nervous		
None of the time	65%	44%
Some/little of the time	34%	50%
Most/all of the time	1%	6%
*Restless or fidgety		
None of the time	59%	49%
Some/little of the time	39%	46%
Most/all of the time	2%	5%
*Hopeless		
None of the time	94%	84%
Some/little of the time	5%	13%
Most/all of the time	>1%	4%
*That everything was an effort		
None of the time	65%	53%
Some/little of the time	33%	35%
Most/all of the time	2%	12%
Worthless		
None of the time	91%	87%
Some/little of the time	7%	10%
Most/all of the time	2%	3%

\* Significant at .01 or greater.

May not equal 100% due to rounding.

In addition to having more depressive symptoms than men, women were significantly less satisfied with their lives than men. Some 10% of women, compared to 3.5% of men were “somewhat or very dissatisfied with life in general at the present.” This difference was statistically significant.

Perhaps of greatest relevance to this study are differences in how older men and women report they would get their needs met if they were sick or disabled. Men were significantly more likely to mention family than women. Some 91% of men in the survey said family would meet their needs, in contrast to 73% of women. Fewer than one in 10 men (9%), but more than one-quarter (27%) of female respondents said they would need a non-family resource if they were sick or disabled. Because

women usually outlive men, men are more able to turn to family to meet their needs when sick or disabled. Women need non-family provided services and support. This is a clear indication of the need for publicly supported services to meet the needs of older women.

**Table 6. Caregiving sources by gender**

Who will meet needs if sick/disabled	Men	Women
*Family	91%	73%
*Non-family	9%	27%

\* Significant at .01 or greater.

Testimony from the Howard County Office on Aging revealed that two thirds of women over 75 years of age are widowed as compared to one third of men. The Office also provided an example of how older women are disproportionately affected by financial considerations. The average out of pocket expenditure for health care for a person over the age of 85 is \$16,000, over three times the expenditure for a person between 65-70. Women make up over 75% of this 85 and over age group.

## IV. SUMMARY

In summary, aside from the economic disadvantage women experience in relation to men, it is subgroups of women, not women overall, who were identified as having needs not met by Howard County's comprehensive and effective system of services. These subgroups include low and moderate income women, older women, including grandparents and other older relatives caring for grandchildren, and women not fluent in English.

Some of our findings were surprising and did not suggest obvious solutions. This is particularly true about enabling a woman to achieve and maintain an income that results in a satisfactory life style for her and her children. Women - whether young parents or retirees - need a stable and sufficient income that makes it possible to provide for their basic needs and for those modest amenities such as an occasional movie or the opportunity for their children to attend school outings with their classmates.

Many of the "problems" described by the service providers, public officials, and participants in the focus groups were economic. Obtaining housing, child care, transportation, and access to legal and medical services is much less a problem if there is money to pay for them. Even "non-economic" problems such as escaping from domestic abuse become easier to solve if there are adequate resources.

However, how to provide the opportunity for women to achieve a stable and sufficient income is not so obvious. It appears that women gravitate to traditional female jobs, which tend to pay less than other careers. Child care responsibilities fall disproportionately to women, which can curtail career opportunities. And, clearly, there are other barriers, subtle and difficult to identify, which militate against women believing that they have "equal opportunities to pursue their goals."

This study's analysis by gender of the data collected by the Office on Aging for its report *Status of Seniors in Howard County and Aging in Place Initiative* shows that older women have greater needs than older men. Older women are significantly more physically frail, have significantly more depressive symptoms, and are significantly more likely to rely on non-family sources of help when they become sick



or disabled. These findings indicate that the County needs to plan and program its services to seniors with a specific focus on the needs of women.

The focus groups with foreign-born women, the service provider and public official interviews, and testimony at the public hearing made the point that women who are not fluent in English are not receiving equal access to County services. Lack of sufficient, readily available, and appropriate translators, cultural barriers, and the difficulty of outreach to non or limited English speaking individuals keeps them from taking full advantage of many services.

Howard County has a comprehensive network of social and human services, many of which are national models. However, despite this high quality, coordinated network several gaps in services were identified. Two types were where services exist but either are too limited to meet the needs of all that are eligible or too restrictive in their eligibility requirements to be available to everyone who needs the service. A third type of gap is where no service exists to meet identified needs. This study identified three examples but it is possible that further study would reveal other hidden problems that remain unaddressed.

The Commission intends this report to be both a basis for action with and on behalf of women and a roadmap for further analysis of barriers women experience. It hopes the findings presented here are of use to Howard County government and non-governmental organizations as they improve service to the County's women. The two limitations of this study direct us towards further work. Because it did not reach all Howard County women, it is not an exhaustive examination of the needs of all women. Second, this report was not able to disentangle the complex interplay of social and economic forces that restrict some women from pursuing their life goals. The Commission looks forward to continued discussion and action on this front, partnering and collaborating with other public and private agencies that focus on relevant specific issues.

## **Appendix A**

### **Service Provider/Elected Official Survey**

### **Service Providers/Elected Officials Interviewed**

Association of Community Services – John Geist, Executive Director.  
Children’s Services Administration – Dale Jackson.  
Children of Separation and Divorce Center – Risa Garon, Director, and Kathy Helt, Administrative Director.  
Circuit Court, Margaret Rappaport, Clerk.  
Community Action Council – Dorothy Moore, Director, and Larry Hunt, Director Program Planning and Development.  
Consumer Credit Counseling Service – Linus Campbell, Director of Education, and Phyllis Staso, Counselor.  
Domestic Violence Center of Howard County, Inc. – Judith Clancy, Director.  
Family & Children’s Services of Central Maryland – Dr. Anne Yenchko, District Director, Howard County Office.  
Foreign-Born Information and Referral Network– Gary Hughes, Executive Director, Bonny Knight, Counselor.  
Florence Bain Senior Center – Arleen Dinneen, Director.  
Grassroots Crisis Intervention, Inc. – Andrea Ingram, Executive Director.  
Howard County Board of Elections – Robert Antonetti, Director.  
Howard County Department of Social Services – Sam Marshall, Director.  
Howard County Health Department, Bureau of Addictions – Marilyn Manson, Director Riverwood Center and Deborah Talley.  
Howard County Police - Capt. Richard Hall and female staff.  
Housing and Community Development – Leonard Vaughn, Executive Director  
Howard County Community College  
Kathleen Hetherington, Vice President for Student Services.  
Mary Edion, Director, Career Links Program.  
Legal Aid Bureau, Inc. of Howard County – Barbara Coleman.  
Sexual Trauma Treatment, Advocacy & Recovery Center, Inc. – Sheri DePetro, Director.  
State of Maryland Department of Labor, Licensing and Regulation, Columbia Office – Margaret Askew, Management Specialist.  
Master Elaine Patrick, Howard County Court.  
Elizabeth Bobo, House of Delegates.  
Mary Lorsung, County Council.

## **Service Providers/Elected Officials Survey – Interview Guide**

Are any of your organization's services targeted specifically to women?

Do you collect, maintain, or report any data by gender?

Have you identified circumstances where women, as a group, have unmet needs that could be addressed by changes in public policy?

Any subgroups of women with unmet needs?

When you consider the network of services in the County are there gaps that some women fall through?

Are there areas where women require any unique solutions to common problems?

How would you characterize the political, economic, and social status of women in Howard County in relation to men?

Politically

Economically

Socially

About the same as men

About the same as men

About the same as men

More advantaged than men

More advantaged than men

More advantaged than men

Less advantaged than men

Less advantaged than men

Less advantaged than men

What do you think should be the three highest public priorities affecting women for the next 3 years?

## **Appendix B**

### **Focus Group Reports**

## **Community Action Council Focus Group**

The Community Action Council (CAC) developed this focus group, which met from 7-8:30 pm May 29, 2001 at the Howard County government center, 6751 Columbia Gateway Drive. There were six participants from the community and five who worked for or with the CAC. Two Commissioners – Betty Harries and Deborah Lewis – were in attendance. The discussion was facilitated by Dr. Malinda Orlin, Consultant to the Howard County Study of the Status and Needs of Women.

The discussion centered around two questions. What are the problems and barriers you personally are experiencing in achieving economic self-sufficiency? What policy changes would you recommend?

### **Problems and Barriers**

#### **1. INADEQUATE INCOME**

Not surprisingly inadequate income to provide for themselves and their children was the key problem experienced by all participants. Inadequate income has two dimensions.

The cost of living in Howard County, particularly housing, makes it extremely difficult for anyone earning less than \$35,000-\$40,000 a year realistically to provide food, shelter, medical care, transportation, child care, and basic clothing for their families. In addition, because the standard of living in the County is so high, other costs associated with raising children, such as school outings, socializing (e.g. going to the movies), clothing that children feel comfortable wearing, and unusual health expenses such as extra tests or braces, raise that figure higher. A \$10/hour job pays \$20,800 gross. A \$700 monthly rent is \$8,400 per year.

An income of more than \$20,000 a year is difficult for many people to attain with only one job – particularly a welfare-to-work job. When a single parent works two jobs to make ends meet, this can leave the children without adequate parental guidance and supervision.

So, the question becomes how to reach an adequate level of income to remain in the County. (People are drawn to the County for the quality of life – excellent schools and safe neighborhoods.) The only answer is through a well-paying *career* job with benefits. Barriers to getting the well-paying career job include transportation, education/training, and lack of a coordinated system of assistance in getting and keeping the career job.

Transportation. It was uniformly expressed that “you have to have a car in Howard County.” There’s no viable system of public transportation that will transport a person to work. Busses (URTA) are unreliable and cabs are expensive. You must have the

money to run an automobile including insurance, which can be negatively affected by a compromised credit rating, in order to get and keep a good job.

Education/Training. The Howard Community College (HCC) is the primary means by which County residents receive career preparation education and training. An example is the nursing degree program. However, the number of supported slots at HCC is limited and to attend HCC programs may require a working single parent to be absent too much from home.

## 2. INADEQUATE SOCIAL SERVICES

Participants, while acknowledging the constraints of federal law and policy on local social services, expressed considerable frustration with existing services. Three types of frustrations were expressed: frustration with access to services, frustration with the eligibility framework that constrain services, and frustration with the attitude of service deliverers.

Access and Adequacy of Services. Most focus group participants mentioned the complexity of the services system. There are too many places to go – different offices for health, housing, assistance with the car, etc. A person needs to deal with different caseworkers and to disclose a lot of personal information. In addition, it can take too long for services to be received. In considering access, if people do not know about a program, it is of no service. An example is the Maryland Children's Health Program and its newly-extended coverage of moderate-income caregivers in addition to their children. The final access issue is the difficulty of getting through the telephone menu or having to leave messages on answering machines, which may not be returned.

The most fundamental critique of the existing social service system, mentioned by all, is that services, in many areas, are inadequate. The 2-5 year waiting list for housing and the lack of adequate shelter space in the County are of particular importance. As referenced above, the public transportation system is also experienced as inadequate, as are the supports for running automobiles.

Eligibility for Services. The key issue here is that income eligibility thresholds for services are low in relation to the cost of living in Howard County. Income guidelines, which are almost always based on *gross* income not net income, are unrealistic.

Theory of Services. Many participants said they felt that the present system of social services is geared towards maintaining people who are long-term users of welfare and is not focused on assisting people to get ahead. "They don't know how to help people with the transition to career jobs. It's almost like you're punished for working."

Another perspective cited by a few participants is that social services should be available to **prevent** a calamity, such as an eviction, from happening to a family.

People facing a financial crisis who have never used social services don't realize how programs come into play. "Should I have to fall down completely in order to get help?" Another example of this that was cited is that you have to be not working at all to receive free school lunches.

### **Recommended Policy Changes**

Obviously recommended policy changes are fundamentally the reverse of problems/barriers presented above. Specifically:

- Revise income eligibility guidelines upward to reflect the true cost of living in Howard County. This is particularly important in housing.
- Base determinations of income for purposes of eligibility on net, not gross income.
- Increase amount and type of affordable housing, shelter care, and subsidies for child care.
- Assist more people to take advantage of programs at the HCC.
- Improve/create a genuine system of public transportation.
- Create demonstration projects that model coordinated services to help people achieve economic self-sufficiency.
- Create a program that can broker between employees and employers to assist in getting **and keeping** good jobs. There are many cases where an individual's application doesn't result in a being interviewed for a position, because that individual has no advocate in the hiring organization. This proposed new program is intended to intervene for individuals and explain or interpret their situation to employers. In addition it could counsel individuals and act as a guarantor.

### **Gender Discrimination**

In addition to problems and barriers, the group was asked if any of them had experienced sex discrimination. None of the participants felt they had been discriminated against expressly because they were women.



### **FIRN Focus Group - Multinational**

This focus group, developed in collaboration with the Foreign-Born Information and Referral Network (FIRN), was held June 11, 2001 from 7-8:30 at FIRN 5999 Harpers Farm Road. In attendance were 10 English-speaking participants, two observers from FIRN, Leslie Bilchick and Barbara Santillan who had set-up the focus group, and two Commissioners - Dawn Thomsen and Alfreda Gill - from the Howard County Commission for Women. The focus group was moderated by Malinda Orlin. The discussion was conducted in English. The participants were from Pakistan, Korea, Egypt, Liberia, China, Trinidad, and a Chinese woman from Vietnam. They had been in Howard County for various lengths of time ranging from one year to more than 20.

The following questions guided our discussion.

1. Why did you come to Howard County?

Most participants came to Howard County because a family member was here. A few relocated from other parts of the U.S. following a visit to Howard County during which they had decided the County provided a beautiful, safe place to live. All came because of the County's high standard of living - quality schools, employment opportunities.

2. In what ways has living here been what you expected?

Howard County met all of the participants' positive expectations about schools and the environment. "It is a wonderful place to raise kids."

3. In what ways has living here been different than what you expected?

Most participants who responded to this question had lived in the County a number of years. They mentioned ways in which the County had changed since they had moved here.

"It's much more developed now than it was."

"The population is growing so much. The Ellicott City/Columbia area is saturated with people now."

"It's much more expensive – particularly housing."

4. What are the major problems you are presently experiencing?

Specific problems included:

- The difficulty of getting services if the agency (e.g. school, health/medical provider, social services, police, emergency services) does not have someone on staff who speaks the language.
- The need for income if a person is not working.
- An asylum seeker is not eligible for services (financial support, housing, employment, schooling, language training) until the case has been “regularized” by the government. During that time they need services. Relatives and friends may not be in a position to help.
- One participant had difficulty getting her niece enrolled in school.
- Understaffed services. FIRN’s services, which are necessary and very supportive, are swamped. “FIRN has one person answering the phone and 15 telephone lines.”
- Frustration with not getting medical services, social services, housing, good communication with children’s school due to language barriers. One comment summarized the situation. “When you try and settle an issue with broken English, people don’t try to resolve it. But, when the advocate calls, it gets settled.”
- The leadership in Howard County doesn’t reflect the County’s growing diversity and the growing diversity is not valued.
- Many new immigrants have to work such long hours they cannot avail themselves of language classes.

##### 5. Recommendations for changes in public policy.

- Need language and culturally sensitive liaisons with major service providers. People who can broker between new immigrants and services.
- The County needs to acknowledge the large number of new immigrants from different language backgrounds and that they have rights to the same types of services. Rights that include the right to a responsive bureaucracy.
- Services should not take for granted that all foreign-born people have the access to the same type and quality of documentation that U.S. born citizens have – e.g. birth certificates and other legal documents.

- More spaces in initial language and language enrichment programs. Open access to ESOL.

### **FIRN Focus Group - Latina**

This focus group, developed in collaboration with the Foreign-Born Information and Referral Network (FIRN), was held June 6, 2001 from 7-8:30 at FIRN 5999 Harpers Farm Road. In attendance were six Spanish-speaking participants, two observers from FIRN, Leslie Bilchick and Barbara Santillan who had set-up the focus group, and Dawn Thomsen from the Howard County Commission for Women. Malinda Orlin was facilitator of the focus group. The focus group was conducted in Spanish with simultaneous translation provided for Dawn and Malinda by a court-qualified interpreter. The participants were from Columbia, Uruguay, Bolivia, Mexico, El Salvador, and Honduras and had been in Howard County for 2, 4, 6, 11, and 16 years.

The following questions guided our discussion.

1. Why did you come to Howard County?

All but one of the participants had come to Howard County because a family member was here – husband or parent. All came because of the quality of life, including employment.

2. In what ways has living here been what you expected?

Howard County met all of the participants' positive expectations about schools and jobs.

"I found a good job and now I am buying a house." "I found a worthwhile job." "It was better than where I had lived before. The schools are "marvelous", the "libraries wonderful," services "excellent," playgrounds for children and adults.

3. In what ways has living here been different than what you expected?

"I was able to do here in two years what would have taken me 10 years" in my home country.

"It's been wonderful for me and my son. My son has learned two languages in school."

"I always thought I was Uruguayan. I learned I was part of a group of people known as Hispanics. Then I learned to be proud of it."

"I am sad to be away from my country."

"Here in the U.S. you have opportunities more than once. No matter how old you are, you can study."

“It’s different when you’re by yourself. When my husband left I had no drivers license. FIRN helped me.”

4. What are the major problems you are presently experiencing?

The most frequently cited theme was difficulty in communicating with agencies due to the lack of bilingual staff or translators in agencies.

Two participants reported difficulties they had when they first arrived in the County. One with domestic violence service and one involved child enrollment in school. The school enrollment problem was resolved in a timely fashion. The domestic violence problem was more severe and has had longer-term ramifications. She was given inadequate information that resulted in a court experience without a prepared attorney and a negative outcome.

Participants most often mentioned difficulty with health providers because of the lack of Spanish-speaking people on staff. “When I go to the hospital and do not speak English, I don’t know the diagnosis.” “I didn’t know what the doctor told me.”

In addition social services was described as “difficult” to deal with because “you need to speak English when you go.” There’s no one who’s bilingual there.

One participant mentioned that she doesn’t want to “lose the County.” In order to stay here with rising cost of living, she needs to go to school. But she doesn’t see how she will have the time with work and taking care of her children to go to school.

“I don’t make enough money to get ahead.”

5. Recommendations for changes in public policy.

- a. Information given by social services needs to be accurate. The individual with the experience with domestic violence was referring to her situation.
- b. More programs to stop violence and crime. “I fear the bad trajectory I see in my community. There’s more drugs and violence where I live now. Six years ago when I came there were far fewer problems. We have no grocery store and that’s a hardship for elderly people.”
- c. Howard Community College should be more open and have more programs. Specifically they should accept children without documents if K-12 does.
- d. Maryland’s requirements to get a drivers license are too stringent. People have Virginia driving licenses. You cannot work without a driving license.

- e. Need more help with transportation, including a better system of public transportation and free driving classes. Older people cannot get medical care because they have to take taxis.
  - f. Child support regulations can be a problem in getting help from DSS. Information about the child's father must be provided. Sometimes we do not know or do not feel comfortable providing it.
  - g. More help with day care, money for babysitters. "Cannot get ahead without studying. I need more help to be able to have time to study."
6. Where would you like to see yourself in 5 years?
- a. "Be here with a good job. A good life with my family. I'd like my husband to be able to rest a bit."
  - b. "Retire."
  - c. "Get my visa and have the same type of employment in another office. To do this I'll need English classes."
  - d. "I want to get ahead. Have a career. Speak English. Feel good about myself as a woman. I don't want to stay at McDonalds. I want a professional career."
  - e. "Speak English so I can have a career in cosmetology."
  - f. "I want to get ahead, but, if I work two jobs I cannot take care of my children."
7. Other things to be aware of.
- a. "All government agencies and programs should have people who speak two languages. We do not want to be put aside and have to 'wait, wait' till someone comes to interpret. When they see we are Hispanic we are ignored."
  - b. "We need more respect. Many people are afraid to speak up for their rights. Nobody should be humiliated or denied services. There should be equal access to services."
  - c. "Not everybody's the same. Some husbands help, others do not. Some men are willing to change and share chores. Others not."

## **Young Women's Focus Group 1**

This focus group consisted of young women who were in a Women's Studies class at Howard County Community College. The group was racially diverse. One of the group members was married with no children. Two were single parents. The Group met May 8, 2001 at the Community College. Stewart Oneglia was the facilitator.

The following questions guided our discussion.

### **1. Have you set specific goals for what you want to happen in your life?**

All of the participants interpreted this question as asking about short term goals and answered that they wanted to finish their education.

Follow-up questions were asked.

### **2. How do you see yourself in twenty years? What do think you will be doing?**

Finish school and support myself. Independent of a man. I do not have to be in a relationship. See myself as a single.

Married and having children.

Retired. I want to enjoy myself. Travel. Don't have to keep to a vacation schedule from my job. (She was taking nursing, married to a nurse)

I don't want to have to depend on a man. Never again. I'm not jumping into anything. Life throws you too many curves. I know better than to count on anything.

If I were in a relationship I would have to be independent. I couldn't be supported - I'd have to be doing something.

I'm taking my time before eventually getting married but it will have to be an equal relationship.

My short term goals have shifted. My long term goal is to be genuinely happy - content - I don't know what that will take. I think if I say I'll be happy married with children, it might not happen.

### **What influenced your goal setting?**

My mother always said go to college. It important for your self-esteem. My husband told me to go to school. He is a nurse.

Both my parents worked. Everyone I know went to college and supported themselves. I don't assume anything.

I'm majoring in information systems because I can go anywhere with that degree. My parents and my grandfather are my role models. Not going to college was not an option for me.

My older sister is my role model. She has lupus but she is still active and working. I watched my mother. She's a homemaker and very unhappy. She doesn't do anything. She has no self-esteem. It's been 23 years since she worked. She tells my sisters and me "I gave up my life for you three girls" - and she did. I don't ever want to be in that situation.

My mother was miserable as a housewife. She was trained in nursing but now she has so little self esteem that she's afraid to take the test (*to qualify*).

My mother was miserable as a housewife too. Not that she blamed us for her misery.

I don't know a single housewife - but it sounds awful.

My mom has never not worked. She was supermom. Did PTA and all the rest. She's exhausted. I never considered that I had the option of not working. In my family the worst thing is being lazy. I would feel too guilty if I didn't work. I'd like to try staying at home to see what it's like but I can't imagine not feeling guilty.

I have a 20 month old daughter. Her father wanted me to stay home with the baby. But I had no stimulation. I felt like he was my lord and master. He dictated how the money was spent even when I worked part-time he told me how to spend my money. I don't like the control over me.

#### What barriers have you faced in achieving your goals?

People say that a man could stay home but not really. But mothers feel a lot of pressure to stay home.

Even if you are not at home you still have the pressure to do it all.

Pressure comes from relatives to not work. He wanted me to have an at home job. I feel really screwed.



I've been thrown into adulthood. I have a daughter to support. I want to continue in school and eventually become an art teacher. But it's very difficult to be in school, work, and find child care. I can't make ends meet.

I think that people who are happy with their lives are those that have work that they are dedicated to. But it shouldn't be this hard to make enough money to support yourself. I don't expect to have a big screen DVD player but there are some comforts I think I ought to be able to afford.

Do you feel that sex discrimination has been a barrier to the achievement of your goals?  
*None of the participants said that they had experienced sex discrimination per se.*

No I never felt sex discrimination but when I graduated I went with my mother to buy a car. I was totally ignored. I came back with my brother and was able to get my car.

*Do you think a man who was ignorant about cars would run into the same thing?*

No, men get more of the benefit of the doubt - My brother was just as ignorant of cars as I was but they waited on him.

There is not one female I know who doesn't use a man to buy a car.

Attitudes. The way men think about women. The media supports this.

Do you think that men and women have equal opportunity to achieve their goals?

I think that society has role expectations that are different for men and women.

*The group discussed a commercial that shows a woman alone calling in an exterminator. They disagreed about its message. One said that the commercial showed an independent woman taking care of herself. Another said it was just the opposite. The exterminator was a knight in shining armor coming to rescue her. They then discussed the question of either sex taking a job that was nontraditional.*

I think everybody would laugh if I applied for an exterminator job.

There is definitely a double standard. If a man applies for a job at Victoria's secret, you assume he's either gay or he's out to get girls.

I think individuals **can** do anything they want but there is a lot of pressure to stay at home with children or to take traditional jobs.

Its not as hard as it once was but I don't think it's easy to go outside tradition.

What changes should be made in public policy?

They should pay more for the traditional jobs not make women take non-traditional jobs. Besides, many jobs that are nontraditional are more physical. Women don't want to do them. Bring more equality in jobs. Make the pay and benefits more attractive.

Media should show more men doing jobs like day care.

Society needs to change its values. Values are set by the media.

We need to start looking at the value system.

Women getting off welfare. They need to change the law because they are forced to take low paying jobs. They should be supported to get further education.

Values and belief systems are changing.

Career development departments should influence men and women equally vocationally.

## **Young Women's Focus Group 2**

This focus group was made up of young women taking a women's studies class at Howard Community College. The group was racially diverse. Two of the members were foreign born. Two were married. None had children. The meeting was held on May 11, 2001 at the College. Stewart Oneglia was the facilitator.

*Each participant was pursuing specific educational goals leading to employment.*

*How do you see yourself in 20 years?*

Ultimate goal is to own my own business - be successful - married with two kids and enough money.

I'm married. I'll be working quite a while. I'm satisfied with marriage. I'm having a baby. I chose to study foreign languages. I can teach, get a government job, I'm keeping my doors open. But I don't believe in day care. My culture is more family oriented. You want to educate your own child - if the child goes wrong it's your fault. My husband and I are going to work it out. My husband is retiring from the military - we will both be taking care of the baby.

Being married is the last thing I'm thinking of. I want to travel, support myself, do what I want to do.

I'm way far from getting married. I'm graduating and going to be a teacher. That will give me a chance. My parents split up. I didn't see my Dad. Marriage is not for me.

I see myself as married with kids. I would work at home. I don't want anybody else raising my kids.

I'll work for a couple of years. Then I will have a family.

I want children and a career. But I don't know how.

I want kids early. My major is accounting. I can do that at home.

*Do you think your goals are different as women than those of men?*

Society puts it upon men - that they are the ones who make the money.

My mother stayed home. I want to do the same thing.

If a guy tries to stay home - everybody makes fun of him

I look forward to the short period of time when you can enjoy a kid. Then they grow up and you don't enjoy them any more.

I chose a major because I can work at home with it.

*Do you feel pressure or do you feel that you are making your choice of your own free will?*

The real pressure is to stay home. My mother worked and my grandmother raised me. I don't want to miss my kids.

You feel like you have a choice (*children or career*) - but you must make a choice. You can't have both.

I want both. I can't decide. I can't have both. I wouldn't leave my kids with him (*potential father*).

*What are the barriers you face in achieving your goals? What's hard for you?*

No matter what position you occupy women make less money.

Society sees me in the same role - I don't see myself having kids unless I am willing to stay home.

Women are treated differently than men.

Men believe that women can't make it.

I believe that there are some fields that women don't touch because they think they can't make it.

Hardest thing is deciding - I don't want to be just a mom - but I have to make that choice. Men don't have to make that choice.

*Has sex discrimination been a barrier?*  
(*No one in the group cited an example of per se sex discrimination.*)

Not in my career or getting an education. But in societal perceptions. E.g. they think women's studies is silly. Men in general (with some exceptions) look down on women.

I have no experience outright (*sex discrimination*) but you feel societal pressures that make you know that you live in a different world from men.

*Is there a difference between men and women?*

Yes, girls play with dolls.

I don't think there should be but there is.

Women are always going to have the babies.

Children are always going to be a woman's goal.

Most men want to have kids - they want them but they won't change diapers and feed them. They just want to watch them play.

Men are more interested in spreading their seed. Women weren't born like that.

*Do you have an equal opportunity to pursue your goals?  
(The group unanimously answered no to this question).*

No. It's a man's world.

Men are just not treated the same way as women.

It makes me feel sad.

Women are not taken as seriously in the workplace. I did not have this experience but I heard it from my mother.

It would be so much better if women could make it on their own.

*Are you discontented about that?*

No - that's just the way it is.

You just can't think about it or you'll be unhappy. You have to go along.

It's not right - I don't know if it is nature or nurture but if someone has to compromise it is the female who does more compromising.

*Are these societal pressures changing? Are there ways to make them change?*

I don't think it is changing.

Things are supposed to be changing but they are not.

It must change. It has to start with each relationship. Must decide how much you can compromise and then say "this is where I draw the line."

It's very hard for our generation. Maybe it's easier if you are older. But I think that to believe in change is very idealistic.

Only can be changed one relationship at a time.

There are some changes. I see my brother-in-law. He's totally different from my father. He takes care of his kids, etc...

Maybe my children will be different.

*(The group had no recommendations for changes in public policy. They agreed that there were no legal barriers to women's opportunities but they did feel societal pressure. The consensus was that one could go against the mainstream but it would not be the norm.)*

## **Appendix C**

### **Notes**

**Howard County Commission for Women Public Hearing**

**March 31, 2001**

**Gateway Building, Columbia, Maryland**

**Anne Specca, representing the Foreign-Born Information and Referral Network (FIRN):**

FIRN is central Maryland's only non-profit organization dedicated to serving immigrants and refugees from anywhere in the world. Its services include immigration, job, health and housing counseling and referral. Over half of its clients are women.

The major need of foreign-born women is access to information and assistance in health care, housing, and English language classes and training.

Foreign-born women need access to health care professionals who can speak their language. A special need is for health care for pregnant women. Foreign-born women are often overwhelmed by the intricacies of the health care system and may be uncomfortable with certain practices because of cultural differences. Clear explanation and information on American practices, customs, rules, and regulations is helpful.

Affordable housing is a challenge in Howard County for foreign-born women to find, especially for those who are supporting families. Information on housing can be difficult to find, and the wait for low-income housing can be years.

Because foreign-born women may speak very little English they may have difficulty finding work, accessing information, communicating with others and protecting themselves in basic situations. For example, women entitled to alimony may not pursue their claims because of unfamiliarity with the legal system and the inability to communicate with a lawyer.

Without English skills and work experience in the United States, some foreign-born women rely on the support of their husbands. They may stay in an abusive situation because they are unable to take the steps necessary to remove themselves.

Cultural differences may make it more difficult for foreign-born women to utilize resources. In some cultures it is not acceptable for women to take a leadership role.

While some of the problems are unique to foreign-born women, difficulty in finding adequate health care and affordable housing applies to other women as well.

Some resources are available. The Health Department offers some clinic services in Spanish and other languages. FIRN maintains a data base of Howard County professionals who speak other languages. Howard County Hospital has a referral line for individuals who do not speak English.



**Kathleen Hetherington, Vice President of Student Services, Howard Community College:**

There are 101 women in the Career Links program. Career Links is a formal program at the Community College that provides career planning, job placement assistance, counseling, referrals, and other services, including limited financial assistance with tuition, books, and child care to low income, economically disadvantaged individuals.

Virtually all - 96 out of 101 - of these women have dependent children and 20% of them are foreign-born. The primary goal of the Career Links program is to assist them in obtaining economic self-sufficiency. The program links them to college course work that will ultimately lead them to careers where they can earn salaries that will adequately support themselves and their families.

The major gaps in services to these women are in four primary areas: transportation, health care, housing, and child care. Public transportation is limited so people need to rely on private automobiles, leaving them vulnerable if their car breaks down. Someone may have to drop out of school because of this situation. It is recommended that public transportation be extended in frequency, running times, and routes.

Untreated mental health problems and financial difficulties due to debt incurred for medical care are significant. It is recommended that health services be offered on a sliding scale related to income.

None of the women in the program can afford to pay full rent for housing in Howard County. The waiting list for housing assistance is five years. Even if someone receives a voucher for assistance many landlords are reluctant to rent to them. Often the reason is that the individual has a bad credit rating due to a messy divorce or large debts.

Ninety-six of the 101 women in the program have children who require child care. They qualify and receive vouchers for purchase of care services. This program makes it possible for them to obtain child care. However, because of the need to keep the vouchers current there may be a gap in coverage during which time the individual would have to pay full price for the child care. There is also a great need for evening child care, which is not available even with a purchase of care voucher.

**The Honorable Elizabeth Bobo, Delegate, Maryland General Assembly:**

Political equality is not the problem, it's economic equality. I don't know the answer@ but I do know that Howard County is in as good a position as any other jurisdiction to come up with creative ways of dealing with the economic problems.

Most women have moved off of welfare. However, just because they are off welfare does not mean that they are doing well economically. Hundreds of women are working two full-time jobs just to live.

There is a need for expanded child care, transportation, housing, and health care services for these women. For example, there is little or no evening child care available.

There have been several bills offered in the Maryland General Assembly that would partially address these problems. One would expand the Children's Health Insurance Program (CHIPs) program, which presently provides health care coverage to children, to the adult. Another would increase the Earned Income Tax credit making more money available to low income families.

**Nancy Weber, Chair, Local Children's Board and community advocate:**

The Children's Board is conducting a Child Care Task Force that is looking at overall child care issues especially those regarding children under two years old. The cost of child care for these children is quite high. It may be as much as \$200 a week and the availability is very limited, largely due to the State requirements for a high staff to child ratio. Providing child care in this format is not cost effective so there are very limited spaces. When the Task Force completes its work it will share the information with the Women's Commission.

One of the reasons there is limited child care is the very low pay of child care workers. Most of these are women. There is no incentive to go into child care as much more money can be made in other fields.

Women's role in families is under stress. In the State study for Children, Youth and Families there were eight results (findings). Overall, Howard County is first, that is, the best jurisdiction in state for children and families. But there are some problems. Howard County is 13<sup>th</sup> in the state for families in domestic violence programs. It may be that the residents are more highly educated and aware of resources so they take advantage of them at a higher rate but the reported rates for domestic violence are increasing. The County ranks 6<sup>th</sup> for child abuse and 8<sup>th</sup> for children arrested for juvenile crime. Last year the disruptive youth report from the school system showed five times the number of suspensions of children in elementary school for violence or threats of violence.

Women are tremendously overburdened and the stress is shown in their families. When women are working two jobs to support their families, the children are suffering.

There are significant disparities within the County. Howard County is rich and ranks in top 5-10% among counties in the country in standard of living and household income. Yet, 33% of single women with children under the age of five live below the federal poverty level. In Howard County there is a school that ranks first in the State and one that ranks over 600 out of a possible 800.

Substance abuse is a major problem. 75% of all the children in foster care are there because of their parents' substance abuse problem. Last year there were twelve drug addicted babies born who will require lifetime care. There are over 1200 grandparents acting as parents, virtually all because the parent had a substance abuse problem.

There is a women's program at the Health Department for outpatient drug treatment. However, there is no transitional housing so women cannot take advantage of it, because if they have young children there is no place for them to go.

Further statistics are available from the Children's Board.

Support for caregivers is also an issue. The vast majority of the burden falls on women to provide care not only for children but for other adults, including the elderly.

## **Ellen Willingham, Grandparents as Parents of Howard County (GAP):**

GAP was formed as a response to the needs of grandparents and other kin caregivers who have stepped forward to raise children whose parents are unable to, or unwilling to, as a direct result of addiction, AIDS/HIV, mental illness, incarceration, and/or teen pregnancy. There are an estimated 2500 children living with 1200-1500 grandparents or relative caregivers countywide.

Ninety percent of the people served by GAP are women, many still in the workforce. The socio-economic status of the group is as varied as the population of the County, the core group being predominately middle to upper middle class, contradicting the perception that substance abuse is a poverty issue.

These caregivers face several major problems. They have no legal relationship with the child so they cannot take the child for medical services or enroll him or her in school. They usually receive no support from the parent or from public agencies so must pay out of pocket for childcare, education, medical care, legal fees, and all other expenses incurred on behalf of the child.

In order to establish a legal relationship the caregiver often has to admit that their own child is an addict, seek custody in what may be an adversarial proceeding, and pay large expenses for legal fees. There is often difficulty in finding lawyers who accept reasonable fees and have the relevant experience. Often the parent will be receiving some type of benefit based on his or her relationship with the child and will not relinquish custody, fearing loss of that benefit. Supervised visitation may also be ordered if the caregiver gains legal custody but the County has no facility where such visitation can take place.

Substance abuse is a serious problem. Many grandparents have spent substantial sums on treatment for their child, some as many as 20 times in treatment. There does not seem to be a cure for drug addiction. More money should be spent on research looking for a cure.

GAP has three recommendations:

1. To assist grandparents/kin to seek a safe and permanent family environment for the children in their care under the guidelines of the Adoption and Safe Families Act of 1997; with the best interest of the child always the primary consideration. (This recommendation includes the establishment of a protocol that would determine what is a reasonable time for a child to be in an informal care situation without dictating a timeline; a protocol for the provision of services to the caregivers and children, and the unification of efforts of the human service, legal, and treatment community to ensure the best possible outcome for the child.)

2. To establish a resource center to provide support, resources, referral, information, and assistance to the caregivers and children who are being raised in a non-traditional environment.

(This recommendation includes a comprehensive outreach effort)

3. To advocate for early interventions to prevent addiction and to provide immediate intervention to newborns born addicted.

### **An anonymous letter read at the hearing.**

The letter was from a grandparent caregiver. It made five points.

1. The court bends over backwards to retain a child's relationship with their parents, regardless of the circumstances. Visitation will be ordered but there is no safe place for the visitation to take place. Therefore, the children and their caretakers, who are usually women, are exposed to some of the most dangerous circumstances in today's society.
2. The caregivers need programs that provide child care, respite care, part-time jobs (in County government) that can be worked around school schedules, and other benefits necessary to rear healthy, mentally fit young people.
3. Women caregivers need to be protected from the negatives of substance abuse. More money needs to go to programs that educate the judicial system and assist the caregiver population.
4. This individual has spent most of her saved resources to raise her grandchild. She raised one family and used the money saved for college on it. There is no way she will be able to save the money needed for the grandchild. It is especially important that girls receive an education so that they will be able to compete and earn comparative salaries.
5. Finding legal counsel is very difficult. Attorneys are not knowledgeable about the subject of grandparent custody/guardianship and the cost is astronomical. There is a dire need for education among the entire legal system. Grandparents need readily available information about the resources available to them for protecting their grandchildren.

**Sheri DePetro, STTAR Center:**

The STTAR Center is the local rape crisis center and also deals with child abuse. Sexual victims are not always women. The victims are 25% male. Howard County's statistics parallel the national statistics in that in most cases the assaulter is a person that the victim knows. This is not necessarily a case of acquaintance rape but the person is known to the victim. In the larger urban areas rape by a stranger constitutes 25% of the cases. In Howard County it is probably closer to 15%.

Crimes have been increasing in certain populations such as among people who meet on the internet and older women who are re-entering the dating scene. Sometimes drugs such as alcohol and barbiturates are used to increase the vulnerability of the victims. People are using various substances to victimize. The life of these drugs is very short so by the time they go to the hospital or call the police there is no evidence of a crime. Relationships between men and women or same sex dating are different today so someone may not realize they have been victimized.

It becoming less clear what a sex crime is so many activities are not reported. People call and ask if they are a victim of a sex crime. People are encouraged to report to the police but not many do. Last year the STARR Center received reports of 44 rapes of persons under 18 years old and 82 adult female rapes. The police reported 29 rapes. The statistics don't match. There is a lot of under-reporting and many fewer crimes enter the legal system than actually occur.

The Center tries to do more outreach but there are some populations that are very difficult to reach. For example, those that provide care to people with disabilities do not want to report sex crimes. In the immigrant community there may be cultural differences concerning what a sex crime is. Also, they do not want to report identity because in certain cultures the victim will experience ramifications and be blamed for the sexual assault.

**Pamela College, representing Maryland Senator Barbara A. Mikulski:**

Ms. College did not present formal testimony. She attended the hearing because of Senator Mikulski's keen interest in women's issues. She said she would take the issues raised to the Senator and offer her continued assistance.



**Testimony Submitted to the Howard County Women's Commission**

**March 31, 2001**

**Duane St. Clair, Assistant Administrator, Howard County Office on Aging**

I appreciate the opportunity to submit this testimony highlighting the fact that aging has always been a woman's issue. Obviously the needs of older women are varied and multi-faceted and difficult to fully address in a brief manner. However, I would like to address how aging significantly impacts many older women.

Declining health makes the management of simple activities of daily needs brought on by numerous chronic illnesses difficult for large numbers of older women today. Modern medicine has lengthened the average life expectancy of women to almost 80 years of age but has struggled with finding cures or improvement with the chronic impacts of arthritis, dementia, vision and hearing loss. For many older women the last 10-15 years life are spent as widows, living alone, struggling to maintain a sense of independence and dignity with diminishing financial resources. Medicare which was designed to relieve the elderly of financial burdens for health care has many holes in coverage (prescription, dental, hearing and vision care being the most significant) presently covers less and less of the health care costs of the elderly. For many older women this means substantial out of pocket expenses which often leads to having to make choices between paying for health care and paying for other essentials such as food and heat. Many older women today lived and worked in a time when the man was the primary wage earner and retirement income was tied to the man's work history. Many women's income drops substantially with the death of their husband. This income drop unfortunately occurs at an age when their health care costs are increasing. The average out of pocket expenditure for health care for a person over the age of 85 is \$16,000, over three times the expenditure for a person between 65-70. Women make up over 75% of this 85+ age group.

The inability of our support service system to manage the multiple needs of older women in an affordable manner has unfortunately left the nursing home or other assisted housing resource as the only alternative living environment for many older women. Two thirds of women over 75 years of age are widowed as compared to one third of men. This lack of a caregiving spouse is why women make up 88% of the nursing home population in the United States. Until we develop and fund affordable alternative models of support which are community-based this statistic will not dramatically change in the future.

The Howard County Office on Aging was fortunate this past year to have received a grant from the Horizon Foundation to pull together supportive services necessary to allow older people in the community to "age in place." Over 90% of the people served in this Aging in Place Initiative have been women. To date over 120 women have been served in this Initiative and while it is still too early to completely assess the effectiveness of the interventions, it is clear that many of the living situations have been stabilized because of the interventions of the Initiative. What we have learned from this initiative is that any services developed for this population must have three qualities. Services have to be comprehensive, intensive and flexible. If any of these qualities is missing then the resulting service will have limited success in maintaining an older person in their home.

## **Appendix D**

### **Cost of Living Index – Columbia**

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## 1 Parent/2 Children

Monthly housing	\$885
Monthly food	\$351
Monthly child care	\$794
Monthly transportation	\$158
Monthly health care	\$220
Monthly other necessities	\$383
Monthly taxes	\$577
Monthly total	\$3,367
Annual total	\$40,408
Percentage of all people in state living below family budget line *	16.3%
Number of all people in state living below family budget line *	155,000

\* Families with 1-3 children and positive earnings.



***James N. Robey***  
County Executive

***Manus J. O'Donnell***  
Director, Department of Citizen Services

***Susan Rosenbaum***  
Executive Secretary

**The Howard County Commission for Women**

**Dawn Fisk Thomsen, Ph.D., Chair**

**Deborah Lewis, Vice Chair**

**Betty Harries, Recording Secretary**

**Mary Day, Commissioner**

**Patricia Freer, Commissioner**

**Alfreda Gill, Commissioner**

**Norma Hill, Commissioner**

**Mi Ji Kim, Commissioner**

**Vicki Leonard, Commissioner**

**Patti Petry, Commissioner**

**Kathleen White, Commissioner**

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